

SERFF Tracking Number: ALLD-127002845 State: Arkansas  
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 47848  
 Company Tracking Number: UNEMPLOYMENT BENEFIT/SIA RIDER FILING R95285  
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium  
 Product Name: Unemployment Benefit/SIA Rider Filing R95285  
 Project Name/Number: Unemployment Benefit/SIA Rider Filing R95285/Unemployment Benefit/SIA Rider Filing R95285

## Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Unemployment Benefit/SIA Rider Filing R95285 SERFF Tr Num: ALLD-127002845 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 47848

Sub-TOI: A02I.005 Limited Flexible Premium Co Tr Num: UNEMPLOYMENT BENEFIT/SIA RIDER FILING R95285 State Status: Approved-Closed

Filing Type: Form

Author: Patricia Evans

Date Submitted: 02/01/2011

Reviewer(s): Linda Bird

Disposition Date: 02/03/2011

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Unemployment Benefit/SIA Rider Filing R95285  
 Project Number: Unemployment Benefit/SIA Rider Filing R95285  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 02/03/2011

State Status Changed: 02/03/2011

Created By: Patricia Evans

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Patricia Evans

Filing Description:

Re: Allianz Life Insurance Company of North America / NAIC # 90611 / FEIN #41-1366075

Individual Annuity Filing – R95285 et al

The following forms are attached for your review.

SERFF Tracking Number: ALLD-127002845 State: Arkansas

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Company Tracking Number: UNEMPLOYMENT BENEFIT/SIA RIDER FILING R95285

TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium

Product Name: Unemployment Benefit/SIA Rider Filing R95285

Project Name/Number: Unemployment Benefit/SIA Rider Filing R95285/Unemployment Benefit/SIA Rider Filing R95285

R95285 Unemployment Benefit Rider

R95281 Select Index Allocation Rider

R95283 Select Index Allocation Rider

R95284 Select Index Allocation Rider

CS59951-SEL Contract Schedule Page

CS52575-SEL Contract Schedule Page

These forms are new and may be used with previously approved forms, as well as forms approved in the future. These forms will be sold through independently licensed agents in all markets. These forms are being filed concurrently in Minnesota, our state of domicile. The effective date will be determined by your approval.

These forms are submitted in final printed format, except for slight font and formatting variations that may occur due to Allianz Life product printer configurations. Allianz Life takes care to assure that printer-based variations are minimized; however, should changes occur, such changes will not alter the content or meaning of any approved forms.

Please note that the signatures of our officers historically shown on the applicable forms are no longer included in our filed forms. Signatures will be included on all contract forms when issued.

Upon approval, the below forms may be used only on newly issued business.

Form R95285 is an Unemployment Benefit Rider that will be issued as part of contract forms C50915 (approved by the Department on 9/8/06 under SERFF #SERT-6T5PNU150, State Tr. #33622), C51233 (approved by the Department on 7/12/07 under SERFF #ALLD-125222072, State Tr. #36268), C51261 (approved by the Department on 7/12/07 under SERFF #ALLD-125222072, State Tr. #36268), C51288-01 (approved by the Department on 8/29/07 under SERFF #ALLD-125271965, State Tr. #36716), C52575 (approved by the Department on 7/31/08 under SERFF #ALLD-125744313, State Tr. #39707), and C53520-AR (approved by the Department on 11/24/09 under SERFF #ALLD-126393713, State Tr. #44158), and other contracts that may be approved in the future. This rider will be offered to new issue contracts. The Unemployment Benefit Rider will allow contract owners one additional free withdrawal from their contract. There is no rider charge for this benefit.

Forms R95281, issued as part of contract form C50915, R95283, issued as part of contract form C52575, and R95284, issued as part of contract form C52575, are Select Index Allocation Riders that allow contract owners to receive a higher index cap. Contract owners can allocate part or all of their Accumulation Value to a Select Index Allocation. Contract owners are free to switch into and out of the allocation options each policy year. A rider charge is only assessed when Accumulation Value is allocated to a Select Index Allocation.

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Company Tracking Number: UNEMPLOYMENT BENEFIT/SIA RIDER FILING R95285  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium  
Variable  
Product Name: Unemployment Benefit/SIA Rider Filing R95285  
Project Name/Number: Unemployment Benefit/SIA Rider Filing R95285/Unemployment Benefit/SIA Rider Filing R95285

Forms CS59951-SEL and CS52575-SEL are Contract Schedule Pages for use with R95281, R95283 and R95284. These schedule pages include interest allocations and Standard Index Allocations (which were included on previously approved schedule pages) and new Select Index Allocations that we are adding to these contracts. We have reformatted these allocations to make them more consumer-friendly. The forms list variables associated with the allocations. Please refer to the enclosed Statement of Variability for details.

We certify that the forms submitted do not affect any other actuarial materials previously submitted.

Thank you for your consideration of this filing. If you have any questions, or if you need additional information to complete your review, please call me at 800.328.5601, extension 47135, send a fax to me at 763.582.6495, or send a note electronically to me at [patricia.evans@Allianzlife.com](mailto:patricia.evans@Allianzlife.com).

Sincerely,

Patricia Evans  
Product Filing Analyst

## Company and Contact

### Filing Contact Information

Patricia Evans, Compliance Analyst	<a href="mailto:Patricia.Evans@Allianzlife.com">Patricia.Evans@Allianzlife.com</a>
5701 Golden Hills Drive	763-765-7135 [Phone]
Minneapolis, MN 55416	763-765-6306 [FAX]

### Filing Company Information

Allianz Life Insurance Company of North America	CoCode: 90611	State of Domicile: Minnesota
5701 Golden Hills Drive	Group Code: 761	Company Type: 04
Minneapolis, MN 55416-1297	Group Name:	State ID Number:
(800) 328-5601 ext. [Phone]	FEIN Number: 41-1366075	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$300.00

SERFF Tracking Number: ALLD-127002845 State: Arkansas  
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Project Name/Number: Unemployment Benefit/SIA Rider Filing R95285/Unemployment Benefit/SIA Rider Filing R95285  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$300.00	02/01/2011	44279664

## Correspondence Summary

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/03/2011	02/03/2011

## Disposition

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-127002845 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 47848

Company Tracking Number: UNEMPLOYMENT BENEFIT/SIA RIDER FILING R95285

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium Variable

Product Name: Unemployment Benefit/SIA Rider Filing R95285

Project Name/Number: Unemployment Benefit/SIA Rider Filing R95285/Unemployment Benefit/SIA Rider Filing R95285

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Actuarial Certification		No
Supporting Document	Statement of Variability		Yes
Form	Unemployment Benefit Rider		Yes
Form	Select Index Allocation Rider		Yes
Form	Select Index Allocation Rider		Yes
Form	Select Index Allocation Rider		Yes
Form	Contract Schedule Page		Yes
Form	Contract Schedule Page		Yes

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## Form Schedule

### Lead Form Number: R95285

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	R95285	Policy/Cont Unemployment ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.600	R95285.pdf
	R95281	Policy/Cont Select Index ract/Fratern Allocation Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59.500	R95281.pdf
	R95283	Policy/Cont Select Index ract/Fratern Allocation Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59.200	R95283.pdf
	R95284	Policy/Cont Select Index ract/Fratern Allocation Rider	Initial		58.100	R95284.pdf



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Product Name: Unemployment Benefit/SIA Rider Filing R95285

Project Name/Number: Unemployment Benefit/SIA Rider Filing R95285/Unemployment Benefit/SIA Rider Filing R95285

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Certificate:  
Amendmen  
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Page,  
Endorseme  
nt or Rider

CS59951- SEL	Schedule Pages	Contract Schedule Page	Initial	50.000	CS59951- SEL.pdf
CS52575- SEL	Schedule Pages	Contract Schedule Page	Initial	50.000	CS52575- SEL.pdf

# Unemployment Benefit Rider

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**This rider provides an Unemployment Benefit that gives you access to a one-time withdrawal of an amount up to 10% of Premium paid if you satisfy Benefit Eligibility described below.**

The Company has issued this rider as a part of the contract. If there are any conflicts between this rider and the contract, the provisions of this rider will prevail.

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## Unemployment Benefit

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If the term "penalty-free Partial Surrender" is used in your contract, "Free Partial Surrender" shall have the same meaning as "penalty-free Partial Surrender" for the purposes of this rider. If the Owner is a non-individual, the word "you" refers to the Annuitant for the purposes of this rider.

If you satisfy Benefit Eligibility described below, you may request a one-time additional Free Partial Surrender of up to 10% of the total Premium paid by sending us Notice.

### Benefit Eligibility

You are eligible to request the Unemployment Benefit subject to the following conditions:

- you must be under the age of 65 on the date of request;
- you must receive approval for Unemployment Assistance Payments from a state unemployment agency after the first contract year;
- you must have received an Unemployment Assistance Payment dated more than 30 days after you received approval for Unemployment Assistance Payments;
- you must request the Unemployment Benefit no later than 30 days after the date of your most recent Unemployment Assistance Payment; and
- you must not have previously taken an Unemployment Benefit withdrawal from this contract.

We must receive satisfactory proof that you meet the above conditions, including but not limited to a written statement from the applicable state unemployment agency.

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## Definitions

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### Unemployment Assistance Payment

Payment made from a state unemployment agency.

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## Termination of this Rider

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This rider terminates on the Annuity Date or on the date the contract terminates.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged and apply to this rider.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

[

Maureen A. Phillips  
Secretary

]

Gary C. Bhojwani  
President and CEO

## Select Index Allocation Rider

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**This rider describes the Allocation Charge if your contract values are allocated to a Select Index Allocation.**

The Company has issued this rider as a part of the contract. If there are any conflicts between this rider and the contract, the provisions of this rider will prevail.

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### Allocation Options

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The following is added to the Allocation Options section.

Index Allocations include both Standard Index Allocations and Select Index Allocations.

You may not allocate contract values to a Select Index Allocation after you begin Enhanced Withdrawals.

### Allocation Charge

If your contract values are allocated to a Select Index Allocation, we calculate an annual Allocation Charge at the beginning of each Contract Year. The annual Allocation Charge for a Select Index Allocation is equal to the Allocation Charge Percentage multiplied by the allocated Accumulation Value in that Allocation. The Allocation Charge Percentage is shown on the Contract Schedule.

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### Accumulation Value

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The following is added to the Accumulation Value section.

#### How your Accumulation Value is decreased by Allocation Charges

If your contract values are allocated to a Select Index Allocation, the allocated Accumulation Value in that Allocation will decrease by the amount of the annual Allocation Charge for that Allocation at the beginning of each Contract Year.

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### Enhanced Withdrawal Benefit

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The following is added to the Enhanced Withdrawal Benefit section.

#### How your Enhanced Withdrawal Benefit is decreased by Allocation Charges

If your contract values are allocated to a Select Index Allocation, the allocated Enhanced Withdrawal Benefit in that Allocation will decrease by the amount of the annual Allocation Charge for that Allocation at the beginning of each Contract Year.

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### Termination of this Rider

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This rider terminates at the earliest of the date you begin Enhanced Withdrawals, on the Annuity Date, or on the date the contract terminates.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged and apply to this rider.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

[

Maureen A. Phillips  
Secretary

]

Gary C. Bhojwani  
President and CEO

# Select Index Allocation Rider

---

**This rider describes the Allocation Charge if your contract values are allocated to a Select Index Allocation.**

The Company has issued this rider as a part of the contract. If there are any conflicts between this rider and the contract, the provisions of this rider will prevail.

---

## Allocation Options

---

The following is added to the Allocation Options section.

Index Allocations include both Standard Index Allocations and Select Index Allocations.

You may not allocate contract values to a Select Index Allocation after the Simple Withdrawal Start Date.

### Allocation Charge

If your contract values are allocated to a Select Index Allocation, we calculate an annual Allocation Charge at the beginning of each Contract Year. The annual Allocation Charge for a Select Index Allocation is equal to the Allocation Charge Percentage multiplied by the allocated Accumulation Value in that allocation. The Allocation Charge Percentage is shown on the Contract Schedule.

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## Accumulation Value

---

The following is added to the Accumulation Value section.

### How your Accumulation Value is decreased by Allocation Charges

If your contract values are allocated to a Select Index Allocation, the allocated Accumulation Value in that allocation will decrease by the amount of the annual Allocation Charge for that allocation at the beginning of each Contract Year.

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## Simple Withdrawal Value

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The following is added to the Simple Withdrawal Value section.

Any Allocation Charge incurred will reduce the Simple Withdrawal Value at the beginning of each Contract Year. We decrease the Simple Withdrawal Value by the sum of the annual Allocation Charges for that Contract Year.

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## Termination of this Rider

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This rider terminates at the earliest of the Simple Withdrawal Start Date, the Annuity Date, or on the date the contract terminates.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged and apply to this rider.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

[

Maureen A. Phillips  
Secretary

]

Gary C. Bhojwani  
President and CEO

# Select Index Allocation Rider

---

**This rider describes the Allocation Charge if your contract values are allocated to a Select Index Allocation.**

The Company has issued this rider as a part of the contract. If there are any conflicts between this rider and the contract, the provisions of this rider will prevail.

---

## Allocation Options

---

The following is added to the Allocation Options section.

Index Allocations include both Standard Index Allocations and Select Index Allocations.

### Allocation Charge

If your contract values are allocated to a Select Index Allocation, we calculate an annual Allocation Charge at the beginning of each Contract Year. The annual Allocation Charge for a Select Index Allocation is equal to the Allocation Charge Percentage multiplied by the allocated Accumulation Value in that allocation. The Allocation Charge Percentage is shown on the Contract Schedule.

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## Accumulation Value

---

The following is added to the Accumulation Value section.

### How your Accumulation Value is decreased by Allocation Charges

If your contract values are allocated to a Select Index Allocation, the allocated Accumulation Value in that allocation will decrease by the amount of the annual Allocation Charge for that allocation at the beginning of each Contract Year.

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## Termination of this Rider

---

This rider terminates on the Annuity Date or on the date the contract terminates.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged and apply to this rider.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

**[**

Maureen A. Phillips  
Secretary

**]**

Gary C. Bhojwani  
President and CEO

CONTRACT SCHEDULE (continued)

**Fixed Interest Allocation**

<b>Allocation Percentage</b>	<b>Current Credited Rate for the [first Contract Year]</b>	<b>Guaranteed Current Credited Rate for all Contract Years</b>
[20]%	[1.50]%	[0.50]%

**[Standard Index Allocations]**

<b>Premium Allocation Percentage</b>	<b>Index</b>	<b>Crediting Method</b>	<b>Cap/Spread for the [first Contract Year]</b>	<b>Minimum Cap/ Maximum Spread for all Contract Years</b>	<b>Participation Rate for all Contract Years</b>
[[25]%	Standard & Poor's 500 <sup>1</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[10]%	Standard & Poor's 500 <sup>1</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%	Standard & Poor's 500 <sup>1</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[25]%	Nasdaq-100® <sup>2</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%	Nasdaq-100® <sup>2</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%	Nasdaq-100® <sup>2</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%	FTSE 100 <sup>3</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%	FTSE 100 <sup>3</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[10]%	FTSE 100 <sup>3</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%	Euro-STOXX 50 <sup>6</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%	Euro-STOXX 50 <sup>6</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%	Euro-STOXX 50 <sup>6</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%	Blended Index*	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%	Blended Index*	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]

CONTRACT SCHEDULE (continued)

**[Select Index Allocations**

Allocation Charge Percentage:

[1]% for all Contract Years]

<b>[Premium Allocation Percentage]</b>	<b>Index</b>	<b>Crediting Method</b>	<b>Cap/Spread for the [first Contract Year]</b>	<b>Minimum Cap/ Maximum Spread for all Contract Years</b>	<b>Participation Rate for all Crediting Periods</b>
[[10]%]	Standard & Poor's 500 <sup>1</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Standard & Poor's 500 <sup>1</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Standard & Poor's 500 <sup>1</sup>	Monthly Average	0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	FTSE 100 <sup>3</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	FTSE 100 <sup>3</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	FTSE 100 <sup>3</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Euro-STOXX 50 <sup>6</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Euro-STOXX 50 <sup>6</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Euro-STOXX 50 <sup>6</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Blended Index*	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Blended Index*	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]

CONTRACT SCHEDULE (continued)

**[\*Blended Index**

Index	Weight
[Dow Jones Industrial Average <sup>4</sup>	[35]%]
[Barclays Capital U.S. Aggregate <sup>5</sup>	[35]%]
[FTSE 100 <sup>3</sup>	[20]%]
[Russell 2000	[10]%]

**[Initial Index Values**

Index	Initial Index Value
Standard & Poor's 500 <sup>1</sup>	[1000]
Nasdaq-100® <sup>2</sup>	[1000]
FTSE 100 <sup>3</sup>	[1000]
Dow Jones Industrial Average <sup>4</sup>	[1000]
Barclays Capital U.S. Aggregate <sup>5</sup>	[1000]
Euro-STOXX 50 <sup>6</sup>	[1000]
Russell 2000	[1000]

[<sup>1</sup>Standard & Poor's®, "S&P®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Allianz Life Insurance Company of North America. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.]

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[<sup>4</sup>Dow Jones" and "Dow Jones Industrial Average<sup>SM</sup>" are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by Allianz Life Insurance Company of North America. [ProductName SM Annuity], based on the Dow Jones Industrial Average<sup>SM</sup>, is not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of investing in such product(s).]

[<sup>5</sup>The Barclay's Capital U.S. Aggregate Bond Index is comprised of U.S. investment grade, fixed rate bond market securities, including government, government agency, corporate, and mortgage-backed securities. Barclays Capital and Barclays Capital U.S. Aggregate Bond Index are trademarks of Barclays Capital Inc. ("Barclays Capital"). The product is not sponsored or endorsed by Barclays Capital, and no representation or warranty to purchasers of the product is made regarding the advisability of purchasing the product. Barclays Capital's only relationship to Allianz Life Insurance Company of North America ("Allianz") is the licensing of the Barclays Capital Indices which is determined, composed, and calculated by Barclays Capital without regard to Allianz or the product. Barclays Capital does not guarantee the quality, accuracy and/or the completeness of the Barclays Capital indices, or any data included therein, or otherwise obtained by Allianz, owners of the [ProductName SM] Annuity, or any other person or entity from the use of the Barclays Capital indices in connection with the right licensed hereunder or for any other use.]

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**Interim Interest Allocation**

<b>Allocation Percentage</b>	<b>Current Credited Rate for the [first Contract Year]</b>	<b>Minimum Credited Rate for all Contract Years</b>
N/A	[1.50]%	[0.50]%

**Fixed Interest Allocation**

<b>Allocation Percentage</b>	<b>Current Credited Rate for the [first Contract Year]</b>	<b>Minimum Credited Rate for all Contract Years</b>
[20]%	[1.50]%	[0.50]%

**[Standard Index Allocations**

<b>Premium Allocation Percentage</b>	<b>Index</b>	<b>Crediting Method</b>	<b>Cap/Spread for the [first Contract Year]</b>	<b>Minimum Cap/ Maximum Spread for all Contract Years</b>	<b>Participation Rate for all Contract Years</b>
[[25]%	Standard & Poor's 500 <sup>1</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%	Standard & Poor's 500 <sup>1</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%	Standard & Poor's 500 <sup>1</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[25]%	Nasdaq-100® <sup>2</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[10]%	Nasdaq-100® <sup>2</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%	Nasdaq-100® <sup>2</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[10]%	Euro-STOXX 50 <sup>3</sup>	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%	Euro-STOXX 50 <sup>3</sup>	Monthly Sum	[3.00]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%	Euro-STOXX 50 <sup>3</sup>	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%	Blended Index*	Annual Point-to-Point	[7.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%	Blended Index*	Monthly Average	[1.50]% Annual Spread	[12.00]% Annual Spread	[100]%]

Contract Schedule (continued)

**[Select Index Allocations**

Allocation Charge Percentage:

[1]% for all Contract Years]

<b>[Premium Allocation Percentage]</b>	<b>Index</b>	<b>Crediting Method</b>	<b>Cap/Spread for the [first Contract Year]</b>	<b>Minimum Cap/ Maximum Spread for all Contract Years</b>	<b>Participation Rate for all Crediting Periods</b>
[[0]%]	Standard & Poor's 500 <sup>1</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[10]%]	Standard & Poor's 500 <sup>1</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Standard & Poor's 500 <sup>1</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Nasdaq-100® <sup>2</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Euro-STOXX 50 <sup>3</sup>	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Euro-STOXX 50 <sup>3</sup>	Monthly Sum	[3.50]% Monthly Cap	[0.50]% Monthly Cap	[100]%]
[[0]%]	Euro-STOXX 50 <sup>3</sup>	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]
[[0]%]	Blended Index*	Annual Point-to-Point	[9.00]% Annual Cap	[1.00]% Annual Cap	[100]%]
[[0]%]	Blended Index*	Monthly Average	[0.00]% Annual Spread	[12.00]% Annual Spread	[100]%]

**[\*Blended Index**

<b>Index</b>	<b>Weight</b>
[Dow Jones Industrial Average <sup>4</sup>	[35]%]
[Barclays Capital U.S. Aggregate <sup>5</sup>	[35]%]
[Euro-STOXX 50 <sup>3</sup>	[20]%]
[Russell 2000	[10]%]

Contract Schedule (continued)

**[Initial Index Values**

<b>Index</b>	<b>Initial Index Value</b>
Standard & Poor's 500 <sup>1</sup>	[1000]
Nasdaq-100® <sup>2</sup>	[1000]
Euro-STOXX 50 <sup>3</sup>	[1000]
Dow Jones Industrial Average <sup>4</sup>	[1000]
Barclays Capital U.S. Aggregate <sup>5</sup>	[1000]
Russell 2000	[1000]]

[<sup>1</sup>Standard & Poor's®, "S&P®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Allianz Life Insurance Company of North America. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.]

[<sup>2</sup>The Nasdaq-100®, Nasdaq-100 Index®, and Nasdaq® are trade or service marks of The Nasdaq Stock Market, Inc. (which with its affiliates are the Corporations) and are licensed for use by Allianz Life Insurance Company of North America. The product(s) have not been passed on by the Corporations as to their legality or suitability. The product(s) are not issued, endorsed, sold, or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**]

[<sup>3</sup>The Dow Jones EURO STOXX 50® is the intellectual property (including registered trademarks) of Stoxx Limited, Zurich, Switzerland and/or Dow Jones & Company, Inc., a Delaware corporation, New York, USA, (the "Licensors"), which is used under license. The financial instruments based on the Index are in no way sponsored, endorsed, sold or promoted by the Licensors and neither of the Licensors shall have any liability with respect thereto.]

[<sup>4</sup>"Dow Jones" and "Dow Jones Industrial Average<sup>SM</sup>" are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by Allianz Life Insurance Company of North America. [ProductName SM Annuity], based on the Dow Jones Industrial Average<sup>SM</sup>, is not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of investing in such product(s).]

[<sup>5</sup>The Barclay's Capital U.S. Aggregate Bond Index is comprised of U.S. investment grade, fixed rate bond market securities, including government, government agency, corporate, and mortgage-backed securities. Barclays Capital and Barclays Capital U.S. Aggregate Bond Index are trademarks of Barclays Capital Inc. ("Barclays Capital"). The product is not sponsored or endorsed by Barclays Capital, and no representation or warranty to purchasers of the product is made regarding the advisability of purchasing the product. Barclays Capital's only relationship to Allianz Life Insurance Company of North America ("Allianz") is the licensing of the Barclays Capital Indices which is determined, composed, and calculated by Barclays Capital without regard to Allianz or the product. Barclays Capital does not guarantee the quality, accuracy and/or the completeness of the Barclays Capital indices, or any data included therein, or otherwise obtained by Allianz, owners of the [ProductName SM] Annuity, or any other person or entity from the use of the Barclays Capital indices in connection with the right licensed hereunder or for any other use.]

SERFF Tracking Number: ALLD-127002845 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 47848  
Company Tracking Number: UNEMPLOYMENT BENEFIT/SIA RIDER FILING R95285  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium  
Variable  
Product Name: Unemployment Benefit/SIA Rider Filing R95285  
Project Name/Number: Unemployment Benefit/SIA Rider Filing R95285/Unemployment Benefit/SIA Rider Filing R95285

## Supporting Document Schedules

Item Status: Status  
Date:

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachments:**

Certificate of Readability.pdf

Certificate of Compliance Reg 19 and 11-83 incl EI cert.pdf

Item Status: Status  
Date:

**Satisfied - Item:** Application

**Comments:**

Application ANN-03 will be used for this filing. ANN-03 was approved on 2/17/09 under SERFF #ALLD-126024037, State tr. #41478.

Item Status: Status  
Date:

**Satisfied - Item:** Statement of Variability

**Comments:**

**Attachments:**

CS52575-SEL SOV.pdf

CS59951-SEL SOV.pdf

R95285 Riders SOV.pdf

Allianz Life Insurance Company  
of North America  
5701 Golden Hills Drive  
Minneapolis, MN 55416-1297  
800.950.7372



### CERTIFICATE OF READABILITY

Contract Form	Flesch Score
R95285	50.6
R95281	59.5
R95283	59.2
R95284	58.1
CS59951-SEL	50
CS52575-SEL	50

It is hereby certified that each policy form listed above meets the minimum reading ease score required in your state.

The Flesch score was calculated using the text of the entire form. ("Text" is as defined by state regulations).

Each form is readable and complies with all applicable state rules and regulations as to size of print, format and arrangement.

A handwritten signature in black ink, appearing to read "Martin G. Kline".

Date: January 25, 2011

\_\_\_\_\_  
Martin G. Kline, Sr. Director Actuary

## CERTIFICATE OF COMPLIANCE

Allianz Life Insurance Company of North America hereby certifies that the policy forms listed below are in compliance with all of the requirements of Arkansas Rule and Regulation 19§10B as well as all applicable requirements of the Arkansas Insurance Department.

Allianz Life Insurance Company of North America also certifies that the guidelines of Arkansas Bulletin 11-83 have been reviewed relative to the forms listed below. The forms comply with all provisions of the Bulletin.

In addition, we certify that the forms comply with the Arkansas External-Indexed Contract Guidelines for Disclosure and Advertising and Agent Education.

Allianz Life Insurance Company of North America



---

Martin G. Kline  
Senior Director Actuary

February 1, 2011

### Contract Form Numbers:

R95285  
R95281  
R95283  
R95284  
CS59951-SEL  
CS52575-SEL

Allianz Life Insurance Company of North America  
Statement of Variability  
Contract Schedule Form CS52575-SEL  
1/25/2011

**Interim Interest Allocation**

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Credited Rate	Minimum Credited Rate	N/A	1.50%	Initial Guarantee Period	
Minimum Credited Rate	0.25%	N/A	0.50%	All Contract Years	

**Fixed Interest Allocation**

Allocation Percentages are bracketed due to consumer choice.

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Credited Rate	Minimum Credited Rate	N/A	1.50%	Initial Guarantee Period	
Minimum Credited Rate	0.25%	N/A	0.50%	All Contract Years	

**Standard Index Allocations**

Allocation Percentages are contract specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Annual Cap	Minimum Annual Cap	N/A	7%	Initial Guarantee Period	
Minimum Annual Cap	1%	N/A	1%	All Contract Years	

Variable	Minimum	Maximum	Current	Effective	Comments
Current Monthly Cap	Minimum Monthly Cap	N/A	3%	Initial Guarantee Period	
Minimum Monthly Cap	0.50%	N/A	0.50%	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	1.50%	Initial Guarantee Period	
Maximum Annual Spread	0%	20%	12%	All Contract Years	
Participation Rate	50%	200%	100%	All Contract Years	

**Select Index Allocations**

Allocation Percentages are contract specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Allocation Charge Percentage	0%	5%	1%	All Contract Years	
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Annual Cap	Minimum Annual Cap	N/A	9%	Initial Guarantee Period	
Minimum Annual Cap	1%	N/A	1%	All Contract Years	
Current Monthly Cap	Minimum Monthly Cap	N/A	3.50%	Initial Guarantee Period	
Minimum Monthly Cap	0.50%	N/A	0.50%	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	0%	Initial Guarantee Period	
Maximum Annual Spread	0%	20%	12%	All Contract Years	
Participation Rate	50%	200%	100%	All Contract Years	



**Blended Index**

The entire blended index is bracketed so we have the flexibility to suppress the allocation option. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Index Weight	0%	100%	As shown on filed form	All Contract Years	If we assign 0% weight to an index, we will do so for new issues only, and we will suppress the applicable row in this section.

**Initial Index Values and Index Disclaimers**

The entire section is bracketed so we have the flexibility to suppress allocation options. If we suppress any allocation options, we will do so for new issues only.

Disclaimers will only change if required due to our agreements with the indexes/corporations.

Allianz Life Insurance Company of North America  
Statement of Variability  
Contract Schedule Form CS59951-SEL  
1/25/2011

### Fixed Interest Allocation

Allocation Percentages are bracketed due to consumer choice.

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Credited Rate	Minimum Credited Rate	N/A	1.50%	Initial Guarantee Period	
Minimum Credited Rate	0.25%	N/A	0.50%	All Contract Years	

### Standard Index Allocations

Allocation Percentages are contract specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Annual Cap	Minimum Annual Cap	N/A	7%	Initial Guarantee Period	
Minimum Annual Cap	1%	N/A	1%	All Contract Years	
Current Monthly Cap	Minimum Monthly Cap	N/A	3%	Initial Guarantee Period	
Minimum Monthly Cap	0.50%	N/A	0.50%	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	1.50%	Initial Guarantee Period	
Maximum Annual Spread	0%	20%	12%	All Contract Years	
Participation Rate	50%	200%	100%	All Contract Years	

**Select Index Allocations**

Allocation Percentages are contract specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Allocation Charge Percentage	0%	5%	1%	All Contract Years	
Initial Guarantee Period	First Contract Year	First 10 Contract Years	First Contract Year	All Contract Years	
Current Annual Cap	Minimum Annual Cap	N/A	9%	Initial Guarantee Period	
Minimum Annual Cap	1%	N/A	1%	All Contract Years	
Current Monthly Cap	Minimum Monthly Cap	N/A	3.50%	Initial Guarantee Period	
Minimum Monthly Cap	0.50%	N/A	0.50%	All Contract Years	
Current Annual Spread	0%	Maximum Annual Spread	0%	Initial Guarantee Period	
Maximum Annual Spread	0%	20%	12%	All Contract Years	
Participation Rate	50%	200%	100%	All Contract Years	

**Blended Index**

The entire blended index is bracketed so we have the flexibility to suppress the allocation option. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Index Weight	0%	100%	As shown on filed form	All Contract Years	If we assign 0% weight to an index, we will do so for new issues only, and we will suppress the applicable row in this section.

**Initial Index Values and Index Disclaimers**

The entire section is bracketed so we have the flexibility to suppress allocation options. If we suppress any allocation options, we will do so for new issues only.

Disclaimers will only change if required due to our agreements with the indexes/corporations.

**Allianz Life Insurance Company of North America**  
**Statement of Variability**  
**Riders R95285, R95281, R95283 and R95284**  
**1/25/2011**

<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Comments</b>
Names and signatures of company officers	N/A	N/A	N/A	N/A	If an officer changes, these names and signatures will change and we will prepare and submit all required filings at the time of any change.